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# A Health and Benefits Newsletter for Employees and Families of the Orange Ulster School Districts Health Plan (OUSDHP)

October 2015

### \*\*\* FREE Flu shot available through the Health Plan! \*\*\*

he Plan has made arrangements with EnvisionRx for Plan members and their dependents to receive the flu vaccine at their local participating pharmacy. This arrangement will replace the flu clinics that had been previously operated by Crystal Run Health Care for the OU Health Plan.

#### THE VACCINE WILL BE AT NO COST TO MEMBERS!

#### **Active Members**

Active members need only to present their Plan ID card with the EnvisionRx number on it to receive a "no charge" flu vaccine at a participating pharmacy. (Note: Not all pharmacies will vaccinate children under 18. Some, such as CVS and Walgreens, have begun providing pediatric immunizations.)

#### **Medicare Primary Retirees**

Medicare primary members must present their EnvisionRx Plus ID card (Part D). The pharmacy MUST BE PROVIDED WITH THESE DRUG PLAN CODES for the Orange Ulster School Districts Health Plan: Rx Bin: 009893, RxPCN: ROIRX. This information is required by the pharmacy to file for the Part D benefit and the OUSDHP benefit combined so the entire flu vaccine is paid for WITH NO CO-PAY from the Medicare primary patient.

## VITAL INFORMATION FOR MEDICARE ELIGIBLE MEMBERS

hen a retired Plan member, or their covered dependent, is Medicare eligible or nearing Medicare eligibility, it is important to understand how Medicare and the Orange Ulster School Districts Health Plan (OUSDHP) coordinate benefits. Please review the following carefully:

Before becoming eligible for Medicare, **YOU MUST ENROLL IN MEDICARE PART B.** Medicare covers hospitalization through Part A , while medical coverage is provided through Part B.

Medicare requires the member to "sign-up" timely, usually before their 65th birthday. (Different rules pertain to disabled individuals.) Part B requires a monthly premium to be paid or deducted from your Social Security benefit. Only Medicare eligible persons, who have their primary health coverage through someone's <u>ACTIVE EMPLOYMENT</u>, may delay purchasing Part B, as allowed by Federal Law. Late enrollment into Medicare must be arranged months in advance of an "after-65" retirement. Otherwise, Medicare may impose a waiting period of up to six months before coverage begins.

If you are retired, or the person providing access to health coverage is retired, YOU MUST PURCHASE PART B IMMEDIATELY UPON BEING ELIGIBLE FOR MEDICARE. THE OU HEALTH PLAN WILL ONLY PROVIDE A SUPPLEMENTAL BENEFIT, WHEN MEDICARE IS PRIMARY. If a member or covered dependent chooses not to enroll in Medicare, or for any reason does not pay Part B premiums, they will have no basic medical coverage and they will be responsible for all of the bills normally paid by Medicare.

NOT PURCHASING PART B WHEN MEDICARE SHOULD BE PRIMARY WILL REQUIRE THAT YOU PAY ALL PRIMARY MEDICAL EXPENSES. THE OU HEALTH PLAN WILL ONLY REIMBURSE UP TO 20% OF THE MEDICARE ALLOWANCE.

If you are 64 and retired, or are planning retirement soon (within one year), PLEASE contact your local Social Security office to obtain Medicare eligibility information, or visit their website at www.medicare.gov. OUSDHP provides retired Medicare primary members with Medicare Part D drug coverage (provided by EnvisionRx Plus), and with an OU supplement (wrap). MEMBERS BECOMING MEDICARE ELIGIBLE WILL BE AUTOMATICALLY ENROLLED IN THE OU HEALTH-ENVISIONRX PLUS PROGRAM. When you have questions regarding Medicare and the Health Plan, please contact your Local School District's Health Plan Representative.

# Members Must Timely Notify the Health Plan of Changes in Family Status!

embers can change their Plan coverage in the event of a qualified "Change in Family Status" anytime during the calendar year. A COVERAGE CHANGE MUST BE MADE WITHIN 30 DAYS OF THE QUALIFIED CHANGE IN FAMILY STATUS.

A qualified Family Status change includes:

- A.) MARRIAGE
- B.) DIVORCE
- C.) Separation
- D.) BIRTH
- E.) ADOPTION
- F.) Addition of Children
- G.) Loss of Covered
  Status for any reason
- H.) Death
- I.) Termination of spouse's medical coverage

Special Note: Newborns receive 30 days of coverage under their parent's coverage. For coverage beyond 30 days all newborn children must be added to the OU Plan (WITHIN 30 DAYS OF BIRTH).

TO CHANGE YOUR HEALTH COVERAGE, YOU MUST CONTACT YOUR SCHOOL DISTRICT'S HEALTH PLAN REPRESENTATIVE. All relevant documentation must be submitted; otherwise, your District Representative cannot authorize the Change of Coverage form.

REMEMBER: Any time one of the above events occurs, YOU MUST NOTIFY YOUR HEALTH PLAN REPRESENTATIVE WITHIN 30 DAYS to avoid a delay of coverage!!

# Thinking More Positively... Methods for Avoiding Negativism

from happening. It is equally true that no one is safe from making mistakes. But all these things should not lead to possible anxiety and depression. These conditions are dangerous for your wellbeing and for your health in general. Individuals suffering from depression are more likely to fall ill and to develop more serious diseases of the cardiovascular and nervous systems as well as cancer. All this might sound too far fetched, but you really have to get hold of your life and start thinking more positively. You will see that you will feel better and have a better outcome on life almost immediately.

Believe in yourself. This is the best thing you can do if you keep having negative expectations about the future. It is only natural for you to be afraid that bad things may

happen. However, you can always tell yourself that you have the abilities, skills and knowledge to deal with the problems. If you think about it, there is a way out of every situation. If you can't seem to find a way out, find help as there is always someone that can find a way for you. More-





over, a person who is confident is always more likely to succeed in any sphere of life.

Rely on the support of your loved ones. This is very important as most people just do not share their problems. Trust is essential in any relationship. So, do not be afraid that the other person might not respond or think less of you when you tell them what you think and how you feel. If you just let go and really open your heart, you will definitely get understanding and support, which will aid you in thinking positively. You can also help the people closest to you when they need you.

Find effective methods for relaxation. When you are positive about things, you feel calm and confident. So, you can reverse the process and relax first, in order to face life with an improved attitude. People choose different techniques for relaxation, depending on their needs and preferences. You might want to opt for aroma therapy, massages, spa treatment, meditation or simply staying at home and cooking a nice dinner.

Appreciate all the things you already have in your life, including the small things in life. This is probably the most effective way in which you can start thinking more positively. It is always best to have something that makes your life meaningful, such as a goal that makes you gather enough strength to go on and fight for your happiness.

